Filer's Name, Address, Phone, Fax, Email: W. Richard Abelmann 9158 Abelmann Law LLC 1330 Ala Moana Blvd. Ste. 202 Honolulu, Hawaii 96814 Tel. 808.554.0104 Fax. 888.797.7471 rick@abelmannlaw.com



		hib_3015-1val (12/09)			
Tom, Rayland Kaleialoha Helepololei B Q 96-055 B Waiawa Rd., Pearl City, HI 96782					
		Chapter 13			
TERAL; NOTICE OF	EADLINE T	O OBJECT			
		Account No. (at least last 4 digits) 9001			
Collateral (if real property, state address or tax map key; if vehicle, state Vehicle I.D. No., Year, Make, Model, Mileage): 2004 Dodge Ram 1500, 100,000 miles If checked, subject property is debtor's principal residence.					
Date debt incurred: 12/1/07 Total amount creditor(s) claim as secured: \$ 13,10					
Debtor's valuation: \$ 4,450.00 Value based on: Kelley Blue Book					
Chapter 13 Plan proposes treating this claim as secured to the extent of: (Balance of claim to be treated as general unsecured claim unless plan states otherwise.)					
If checked, valuation may arguably be contrary to the Bankruptcy Code under 11 U.S.C. § 1325(a),					
Pursuant to 11 U.S.C. § 506(a) and Fed. R. Bankr. P. 3012, Debtor moves to value the above-described property and to modify the rights of the above-named creditor under 11 U.S.C. § 1322(b)(2). Based on the allegations stated below and in any supplemental documents, Debtor requests that the court make the valuation stated above. Debtor further requests that the valuation supersede any amount asserted as secured in the creditor's proof of claim. Debtor alleges the following security interests in the subject property.					
Creditor (by seniority) / Nature of interest (e.g., mortgage, judgment, vehicle loan)					
Wells Fargo Bank / vehicle loan					
	\$				
	\$				
	\$				
	tate Vehicle I.D. No., Yearnee. unt creditor(s) claim ley Blue Book the extent of: unless plan states of Bankruptcy Code under 11 U.S.C. § 1322 or requests that the ede any amount assests in the subject pre-	ssw (last 4 digits): 7039 TERAL; NOTICE OF DEADLINE T tate Vehicle I.D. No., Year, Make, Modernee. unt creditor(s) claim as secured: ley Blue Book the extent of: unless plan states otherwise.) Bankruptcy Code under 11 U.S. Bankruptcy Code under 11 U.S. Debtor moves to value the abodder 11 U.S.C. § 1322(b)(2). Bater requests that the court make ede any amount asserted as seests in the subject property. ment, vehicle loan) \$ 4,450			

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NOTICE IS HEREBY GIVEN that this motion filed by the Debtor(s) concerns your interest in the above-described Property and is related to the Chapter 13 Plan being proposed by the Debtor(s), a copy of which should have been sent to you separately.

Your rights may be affected. You should read the motion or application and the accompanying papers carefully and discuss them with your attorney if you have one in this bankruptcy case or proceeding. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to approve the proposed treatment of your claim, or if you want the court to consider your views on the motion, then you or your attorney must file an Objection to Confirmation of Chapter 13 Plan not later than 7 days before the confirmation hearing date, or 21 days after the filing of this motion, whichever is later. Your objection will be considered at the confirmation hearing.

If you mail your response to the court for filing, you must mail it early enough so the court will **receive** it on or before the deadline stated above. Responses must be filed with the court at: **United States Bankruptcy Court, District of Hawaii, Suite 250, Honolulu, HI 96813**, and sent to the moving party at the address in the upper left corner of this document.

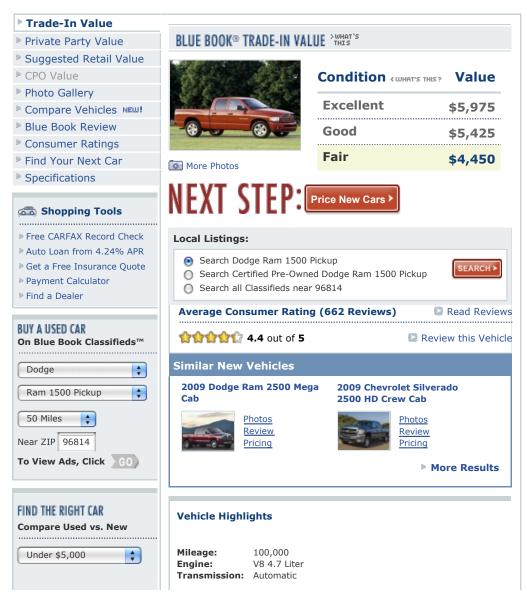
If you or your attorney do not file a timely objection, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting the relief requested by the Debtor(s). The determination made in such an order will supersede any security interest stated in a proof of claim that you have filed or will file.

ADDITIONAL NOTICE OF PROVISION ARGUABLY CONTRARY TO BANKRUPTCY CODE

arguably confirm the plan you will	be contrary to the Bankruptcy the plan only if you accept the t , you must file a timely objecti	Code. If so, the court may g treatment of your claim under on to this motion and the pla	ns in the proposed Chapter 13 Plan may rant the motion to value collateral and the plan. If you do not want to accept in. If you do not file a timely objection, der, the plan's provisions will be binding		
		ou will NOT retain your lien in or until a discharge is issued to	n the subject property until paid in full the Debtor(s).		
	security interest in the m		that (1) is secured by a purchase money and (2) was incurred within 910 days n.		
The plan provides for less than full payment of a debt that (1) is secured by a purchase money security interest in the property described above and (2) was incurred within 1 year preceding the date of the filing of the bankruptcy petition.					
Dated:	1/11/10	/s/ <u>W. Richard Abelmann</u> Signature	(print name if original signature)		



2004 Dodge Ram 1500 Pickup Quad Cab Short Bed







- Or Search by Category
- Or Change ZIP Code



Drivetrain: 2WD

Selected Equipment

Change Equipment

Standard

ST Power Steering Cassette

Air Conditioning AM/FM Stereo Dual Front Air Bags

Blue Book Trade-In Value

Kelley Blue Book Trade-In Value is the amount consumers can expect to receive from a dealer for a trade-in vehicle, assuming an accurate appraisal of the vehicle's condition, mileage and features. This value will likely be less than the Private Party Value because the reselling dealer incurs the cost of safety inspections, reconditioning and other costs of doing business.

Vehicle Condition Ratings

Check Vehicle Title History

Excellent

\$5,975

- Looks new, is in excellent mechanical condition and needs no reconditioning.
- Never had any paint or body work and is free of rust.
- Clean title history and will pass a smog and safety inspection.
- Engine compartment is clean, with no fluid leaks and is free of any wear or visible defects.
- Complete and verifiable service records.

Less than 5% of all used vehicles fall into this category.

Good

\$5,425

- Free of any major defects.
- Clean title history, the paints, body, and interior have only minor (if any) blemishes, and there are no major mechanical problems.
- Little or no rust on this vehicle.
- Tires match and have substantial tread wear left.
- A "good" vehicle will need some reconditioning to be sold at retail.

Most consumer owned vehicles fall into this category.

Fair

\$4,450

- Some mechanical or cosmetic defects and needs servicing but is still in reasonable running condition.
- Clean title history, the paint, body and/or interior need work performed by a professional.
- Tires may need to be replaced.
- There may be some repairable rust damage.

Poor

N/A

- Severe mechanical and/or cosmetic defects and is in poor running condition.
- May have problems that cannot be readily fixed such as a damaged frame or a rusted-through body.
- Branded title (salvage, flood, etc.) or unsubstantiated mileage.

Kelley Blue Book does not attempt to report a value on a "poor" vehicle because the value of these vehicles varies greatly. A vehicle in poor condition may require an independent appraisal to determine its value.

Accurate Condition Appraisal

Change Condition

Accurately appraising the condition of a vehicle is an important aspect in determining its Blue Book value. Taking our 16 question condition quiz will ensure you know the correct condition rating.

NEXT STEP: Price New Cars

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